## **Expanding Colorado Medicaid:**Who is Impacted?



## Who is Impacted by Expanding Medicaid?

The Department of Health Care Policy and Financing estimates that pursuing the Medicaid expansion will allow more than 160,000 Coloradans to gain access to health coverage beginning January 1, 2014.

The expansion allows Coloradans earning up to 133 percent\* of the Federal Poverty Level (FPL) to become eligible for Medicaid:

- \$30,657 per year for a family of four
- \$14,856 per year for an individual

\*Federal law allows for a 5 percent income disregard so those earning up to 138% FPL may be eligible.

Colorado Medicaid already covers children up to 133 percent FPL, so the new coverage would impact parents with Medicaid eligible children and other adults without dependent children.

Many of those impacted are working individuals and families who had earned too much to qualify in the past, but not enough to afford private insurance.

- According to recent analysis of the American Community Survey data by the Colorado Center for Law and Policy:
  - More than 50 percent of newly eligible individuals are currently employed.
  - Only 1 in 3 employed Coloradans in this income category have access to employer or union-sponsored insurance.

Average salaries for construction workers, maids, home health aides, and child care workers fit into this new eligible category and could gain access to health insurance through the expansion of Medicaid.

The expansion will take effect in January, 2014. For more information about Medicaid visit Colorado.gov/hcpf

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